

Message

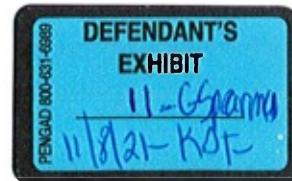
From: Christy Bunce [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=E17797A0E49846BDB0D798EF69173DDA-CHRISTY BUN]
Sent: 4/5/2018 8:08:58 AM
To: Katie Traviglia [/o=ExchangeLabs/ou=Exchange Administrative Group (FYDIBOHF23SPDLT)/cn=Recipients/cn=2a1de98357144b5e8b3f2d4987274e6f-Katie Travi]; Amber Braun [/o=ExchangeLabs/ou=Exchange Administrative Group (FYDIBOHF23SPDLT)/cn=Recipients/cn=bef1b07c7a63442d88046425256bd76b-Amber Braun]
Subject: FW: amended agreements for you guys for Orlando.

Sorry, see below. I screwed these up. can you fix. Thanks.

From: Gina Spearman
Sent: Thursday, April 5, 2018 7:10 AM
To: Christy Bunce <Christy.Bunce@Nafinc.com>
Cc: Kelly Allison <Kelly.Allison@Nafinc.com>
Subject: FW: amended agreements for you guys for Orlando.

Hi Christy, we got our new agreements and I believe they are still incorrect. NAF is only supposed to pay Kelly and I 10 bps on Miguel's branches (Kissimmee, Orlando, Orlando Waterford Lakes, & Tampa) & the agreement has 15 (we will take 15 if you really want us to have it ☺)

On Orlando Colonial drive (Jesus branch) Kelly and I get our normal comp of 25 AM/30 BM/Comp Diff to 140. We agreed to pay Miguel 15 bps which I assume we submit to payroll/Dani with our other payouts such as BM & APM etc. In the agreement below it shows we receive 5 bps on that branch which is not correct. Please let me know if you understood differently.

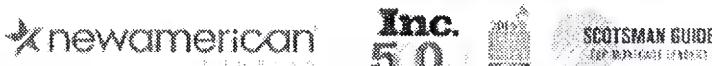


Override Bonus Calculation Table (South East Region)	
Loan Volume and Units Originated by Territory to be split 70% to Kelly and 30% to Gina Spearman: (see 1.4.B for loans excluded from override payout) Excluding Piggyback, Jumbo, Junior Lien Loans and Secondary Market Issue Loan	25 BPS
Loan Volume and Units Originated by Branch to be split 70% to Kelly Morrison and 30% to Gina Spearman: Excluding Branch Manager loans, Piggyback Junior Lien Loans and Secondary Market Issue Loans	30 BPS
Loan Volume and Units Originated by the following branches to be split 70% to Kelly and 30% to Gina Spearman: Kissimmee, Orlando, Orlando (Waterford Lakes) and Tampa (see 1.4.B for loans excluded from override payout) Excluding Piggyback, Jumbo, Junior Lien Loans and Secondary Market Issue Loan.	15 BPS 10
Loan Volume and Units Originated by Orlando (Colonial Dr.) and new branches brought on by Miguel Mouriz to be split 70% to Kelly and 30% to Gina Spearman: (see 1.4.B for loans excluded from override payout) Excluding Piggyback, Jumbo, Junior Lien Loans and Secondary Market Issue Loan	10 BPS remove
Please Review Schedule 7 For Allocations to Authorized Personnel	

Override Bonus Calculation Table (Branches within the Region)	
Loan Volume and Units Originated by the producing Branch Manager to be split 70% to Kelly and 30% to Gina Spearman: Excluding both Piggyback Junior Lien Loans and Secondary Market Issue Loans	15 BPS

Compensation Differential
Kelly and Gina are eligible to receive compensation differential not to exceed 140 BPS in total compensation on self-generated loans and house accounts as well as 75 bps maximum compensation on brokered loans compensation on all their direct reports. Kelly and Gina will split the compensation differential with 70% to Kelly and 30% to Gina. Kelly Morrison will be responsible for notifying accounting of the 70/30 split each pay period.

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Gina Spearman

Regional Manager
NMLS# 152661

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From: Gina Spearman
Sent: Friday, March 30, 2018 9:38 AM
To: Christy Bunce <Christy.Bunce@nafinc.com>; Kelly Allison <kelly.allison@nafinc.com>
Subject: RE: amended agreements for you guys for Orlando.

Hi Christy, In our conversation with you on the Orlando roll up to SE I thought Kelly and I had agreed to pay Miguel 10 bps out of our AM override on Orlando Colonial Drive (Jesus branch) AND NAF Corp was going to pay Kelly and I 10 bps on Miguel's branches (Kissimmee, Orlando, Waterford Lakes, Tampa). Kelly and I then increased our payout to Miguel to 15 bps from our AM override on Orlando -Colonial Drive after we met with him. Since the extra 5 bps we agreed to pay comes from our AM override shouldn't the agreement still show NAF paying Kelly and I 10 bps on Miguel's' branches? We would still get our regular SE comp (25 AM & 30 BM on Colonial Drive minus 15 bps to Miguel. Hope that makes sense.

Override Bonus Calculation Table (South East Region)	
Loan Volume and Units Originated by Territory to be split 70% to Kelly and 30% to Gina Spearman: (see 1.4.B for loans excluded from override payout) Excluding Piggyback, Jumbo, Junior Lien Loans and Secondary Market Issue Loan	25 BPS
Loan Volume and Units Originated by Branch to be split 70% to Kelly Morrison and 30% to Gina Spearman: Excluding Branch Manager loans, Piggyback Junior Lien Loans and Secondary Market Issue Loans	30 BPS
Loan Volume and Units Originated by the following branches to be split 70% to Kelly and 30% to Gina Spearman: Kissimmee, Orlando, Orlando (Waterford Lakes) and Tampa (see 1.4.B for loans excluded from override payout) Excluding Piggyback, Jumbo, Junior Lien Loans and Secondary Market Issue Loan.	15 BPS
Loan Volume and Units Originated by Orlando (Colonial Dr.) and new branches brought on by Miguel Mouriz to be split 70% to Kelly and 30% to Gina Spearman: (see 1.4.B for loans excluded from override payout) Excluding Piggyback, Jumbo, Junior Lien Loans and Secondary Market Issue Loan	5 BPS
Please Review Schedule 7 For Allocations to Authorized Personnel	

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Gina Spearman

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From: Christy Bunce
Sent: Friday, March 02, 2018 10:58 PM
To: Kelly Allison <Kelly.Allison@Nafinc.com>; Gina Spearman <Gina.Spearman@Nafinc.com>
Subject: amended agreements for you guys for Orlando.

Schedule 1 to Regional Manager 3.1.18 - Spearman

Final Audit Report

2020-08-17

Created:	2018-04-03
By:	New American Funding Human Resources Department (humanresources@nafinc.com)
Status:	Expired
Transaction ID:	CBJCHBCAABAAQFyWYvqgSVqoNZTg03VvqroaZYiDuhKp

"Schedule 1 to Regional Manager 3.1.18 - Spearman" History

- ✉ Document created by New American Funding Human Resources Department (humanresources@nafinc.com)
2018-04-03 - 8:41:28 PM GMT- IP address: 68.225.19.216
- ✉ Document emailed to gina.spearman@nafinc.com for signature
2018-04-03 - 8:43:17 PM GMT
- ✉ Email viewed by gina.spearman@nafinc.com
2018-04-03 - 8:49:18 PM GMT- IP address: 99.96.207.181
- ✉ Email viewed by gina.spearman@nafinc.com
2018-04-05 - 1:41:13 AM GMT- IP address: 24.98.92.183
- ✉ Agreement modified by New American Funding Human Resources Department (humanresources@nafinc.com)
2018-04-06 - 6:04:43 PM GMT
- ✉ Email viewed by gina.spearman@nafinc.com
2018-04-06 - 9:01:51 PM GMT- IP address: 66.60.68.66
- ✉ Agreement modified acknowledged by gina.spearman@nafinc.com
2018-04-06 - 9:02:04 PM GMT
- ✉ Email viewed by gina.spearman@nafinc.com
2018-04-16 - 2:53:36 PM GMT- IP address: 24.98.92.183
- ✉ Document automatically expired
2020-08-17 - 0:15:00 AM GMT